Loan Transfer File Layout
DATA SUBMISSION TO DEPARTMENT OF EDUCATION'S SERVICER

OVERVIEW:

This document describes the file formats and record layouts for loading borrower data onto the system.

Instructions for Use:

The file for loading external loan data onto the system is a fixed length, sequential format with a record length of 256 characters or bytes.

This file should be transmitted electronically. A listing of the loans included in the file, referred to as a "Transmittal," must accompany the submitted file.

Records
- There are eleven different borrower data records. Some of the records are optional; if no data in the record needs to be provided (for example, the deferment record), the record should not be sent. Do not send an empty record.
- Some records may be repeated a number of times and, consequently, the number of repetitions is specified in the record description. In the case of multiple sets of records for a Borrower, each set of records should be numbered sequentially.
- There is a maximum of 32,000 loans per file. If more than 32,000 loans are to be sent, separate files are needed.   However, try to keep all loans for a Stafford borrower in the same file.

General Formatting Instructions
- For fields with null values, use the following: Numeric fields = zero fill; date fields = zero fill; character fields = spaces
- For fields where the data provided has fewer characters than the field allows: Numeric fields = right justify; zero fill extra positions; character fields left justify and space fill extra positions

Data Requirements:
- Information must be provided at the loan level or disbursement level, as indicated in the record.   If the servicer only keeps certain data at the Borrower level (such as payment amount), this amount must be prorated across all of the loans being reported.
- All loans must be accrued through the same date. The Ed Servicer will work with you to determine the "accrued through date" as part of the discussions for scheduling the purchase. This will relate to the "Borrower Accrued Interest" value in record 7; field 56 – 62.
- Records must pass the following "crossfoot" calculation: Original loan amount less principal paid less refund/ cancellation plus capitalized interest must equal principal balance.

File Naming Convention:

DL971_999999_PUT_MMDDYY_timestamp; Where the 999999 is the current holder's lender id, and PUT indicates PUT loans.

A separate file is needed for each lender ID.

Last revised: 10/29/08

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*R Values

R = Required
C = Conditionally Required
N = Not Required
X = Do Not pass any values in this field
     Internal Use Only

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
RECORD D1 - HEADER RECORD – ONE HEADER RECORD PER FILE								
D1	02	01-02	CHAR	D1 Record ID	R		"D1"	Record D1 should occur one time per file. Record 01 is not a required record although it is requested for reconciliation purposes.
	09	03-11	CHAR	ED SERVICER ID	R		R6	First 2 digits = R6
	05	12-16	NUM	Borrower Count	R			Total Number of borrowers. 99999
	06	17-22	NUM	Disbursement Count	R			Total number of disbursements 999999
	11	23-33	NUM	Total PBO	R			Sum of all the principal balances 999999999v99
	11	34 - 44	NUM	Total Borrower Accrued Interest	R			Sum of all the Accrued Interest 999999999v99
	223	45-256	CHAR	FILLER				

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD D2 – BATCH HEADER RECORD – ONE BATCH HEADER RECORD PER FILE								
D2	02	01-02	CHAR	D2 Record ID	R		"D2"	Record D2 should occur one time per file.
	09	03-11	CHAR	ED Servicer ID	R		R6	First 2 digits = R6
	04	12-15	CHAR	Batch ID	R		0001	Always use 0001; Ed Servicer will split the file into multiple batches as necessary for internal processing
	05	16-20	NUM	Borrower Count	R			Total Number of borrowers. 99999
	06	21-26	NUM	Disbursement Count	R			Total number of disbursements 999999
	11	27-37	NUM	Total PBO	R			Sum of all the principal balances 999999999v99
	11	38 - 48	NUM	Total Borrower Accrued Interest	R			Sum of all the Accrued Interest 999999999v99
	223	49-256	CHAR	FILLER				

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
**RECORD 01 - BORROWER RECORD: ONE RECORD PER LOAN**
01	02	01-02	CHAR	01 Record ID	R		"01"	Record 01 should occur one time **per loan.** Subsidized and unsubsidized loans must be sent as separate records.
	09	03-11	NUM	Borrower Social Security Number	R			
	01	12-12	NUM	Set Number	X			Internal Use Only
	25	13-37	CHAR	Borrower Name	R			LASTNAME, FIRSTNAME M. For names exceeding 25 characters, supply complete last name, followed by a comma and as many characters as possible of the first name.
	10	38-47	CHAR	Student's Social Security Number	C	Required for Plus Loans		For PLUS Grad loans, this field will match borrower SSN. For SSN's with leading zero's, make sure to pass the leading zero. This is a character field, so 10th position of the field is to be left blank.
	06	48-53	DATE	Separation Date	R			MMDDYY For Stafford loans: Date on which borrower ceased to be enrolled at least half-time, or anticipated grad date if in the future. For PLUS Loans, (including PLUS Grad)use the final disbursement date.
	06	54-59	DATE	Grace End Date	X			System Calculated value.
	02	60-61	NUM	Number Months Grace	R		06 or 00	For Stafford loans: 06 For PLUS & Grad PLUS: 00
	02	62-63	NUM	Number of Disbursements	X			System Calculated Value

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	05	64-68	NUM	Interest Rate	X			Not used; Required in Disbursement record 08
	02	69-70	CHAR	Guarantor Code	R		See Table 3	
	02	71-72	NUM	Loan Status	X		System Calculated Value	
	03	73-75	CHAR	Interest Code	X			Not used; Required in Disbursement record 08
	06	76-81	DATE	Accrued Through Date	X			(determined based upon purchase date; not provided in this field)
	01	82-82	CHAR	New Borrower Code	X			Internal Use Only
	20	83-102	CHAR	Driver License Number	C	Required if License State is passed.		
	02	103 - 104	CHAR	Driver License State	C	Required if License number is passed.	Valid State code. See Table 6	
	01	105 - 105	CHAR	Deferment Flag	X			
	06	106 - 111		First Disbursement Date	X			Internal Use Only
	06	112 - 117	DATE	Birth Date	R			MMDDYY
	06	118 - 123	DATE	Actual Grad Date	X			MMDDYY For Grad PLUS loans passed before the repayment begin date (day after last disbursement, this is used to record the student's anticipated grad date. See deferment begin and end date below for loans passed after the repayment begin date. Not applicable, as loans eligible for purchase must be fully disbursed.
	03	124 - 126	CHAR	Fee Group Code	X			

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	01	127	CHAR	Borrower Citizenship Code	N		Blank C = US Citizen M = Canadian R = Permanent Resident O = Other	
	129	128-256		Filler				

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 02 - DEFERMENT DATA RECORD: ONE RECORD PER LOAN								
02	02	01-02	Char	02 – Record ID			"02"	02 Record is a required record if the borrowers account has any deferment months.
	06	03-08	DATE	Deferment Begin Date	C	If a deferment begin date is provided, at least one of the data items for # of Months must have a value		MMDDYY For Grad PLUS loans that have been fully disbursed, populate this field with the day after the last disbursement date.
	06	09-14	DATE	Deferment End Date	C	Required if Deferment Begin Date is provided		MMDDYY For Grad PLUS loans, populate this field with the anticipated graduation date.
	02	15-16	NUM,	Months Forbearance	N			
	02	17-18	NUM	Months Student Deferment	N			
	02	19-20	NUM	Months Fellowship Deferment	N			
	02	21-22	NUM	Months Public Heath Deferment	N			
	02	23-24	NU M	Months Armed Forces Deferment	N			
	02	25-26	NUM	Months Peace Corps Deferment	N			
	02	27-28	NUM	Months Vista Deferment	N			
	02	29-30	NUM	Months Internship Deferment	N			
	02	31-32	NUM	Months Tax Exempt Deferment	N			
	02	33-34	NUM	Months Unemployment Deferment	N			
	02	35-36	NUM	Months Disability Deferment	N			
	02	37-38	NUM	Months Rehabilitation Deferment	N			
	01	39-39	CHAR	Deferment Type	C	Required if Deferment Begin Date is provided	See Table 4	

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
	06	40-45	DATE	Interest Capitalization Date	C	If a date in the past is provided, there must be an amount in Capitalized interest in record 08.		If currently in a forbearance, provide day after forbearance end date. If in a deferment **and** loan is unsubsidized, provide day after deferment. If neither condition exists, and there was a prior cap, provide date of last capitalization. If Stafford, unsub loan in an in-school status, do not send a cap date; system will automatically assess to equal day after grace end.
	06	46-51	DATE	Commit Begin Date	X			MMDDYY
	06	52-57	DATE	Commit End Date	X			MMDDYY
	07	58-64	NUM	Commit Amount	x			
	07	65-71	NUM	78 Interest Amount	N			
	02	72-73	NUM	Months Economic Hardship Def	N			
	02	74-75	NUM	Months Motherhood Deferment	N			
	02	76-77	NUM	Months NOAA Deferment	N			
	02	78-79	NUM	Months Parental Leave Deferment	N			
	02	80-81	NUM	Months Teacher Deferment	N			
	175	82-256		FILLER				

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
**RECORD 03 - PAYMENT DATA: ONE RECORD PER LOAN**
03	02	01-02	CHAR	03 Record ID	R		"03"	One 03 Record per set of borrower data.
03	06	03-08	DATE	Date of Prior Servicer's Earliest Unpaid Installment	C			MMDDYY Used to determine where the loan is in the due diligence cycle. If loan is in school, grace, deferment or forbearance, leave blank. If in repayment and paid ahead, provide the future date the next installment is due.
	06	09-14	DATE	Date of Last Borrower Payment	N			MMDDYY
	07	15-21	NUM	Principal Amount of Last Payment	X			Internal Use Only
	07	22-28	NUM	Interest Amount of Last Payment	X			Internal Use Only
	06	29-34	DATE	First Day Delinquent	X			Internal Use Only
	06	35-40	DATE	Interim Delinquency Date	X	Not currently used		MMDDYY
	06	41-46	DATE	Date Last Borrower Notice Sent	X			Internal Use Only
	06	47-52	DATE	Date Disclosure Sent To Borrower	X			Internal Use Only
	07	53-59	NUM	Monthly Fixed Payment Amount	C	Required if account is in repayment		99999v99
	02	60-61	CHAR	Repayment Plan Code	R		SEE Table 5	
	03	62-64	CHAR	Discipline Code (HEAL)	X			Internal Use Only
	03	65-67	CHAR	FILLER	X			Internal Use Only
	06	68-73	DATE	Date Last Account Statement Sent	X			Internal Use Only

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
	06	74-79	DATE	Deferment / Forbearance Certification Date	N			MMDDYY Provide the certification date for the current (or most recent) deferment/ forbearance when applicable.
	06	80-85	DATE	Separation Certification Date	N			MMDDYY
	171	86-256	CHAR	FILLER	N			

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
**RECORD 04 - INTEREST AND LATE CHARGE RECORD: ONE RECORD PER LOAN**
04	02	01-02	CHAR	04 Record ID	R		"04"	One "04" record per loan
	07	03-09	NUM	Current Due	X			Internal Use Only
	07	10-16	NUM	Partial Due Amount	C	If borrower owes any partial payments.		99999v99 Used when account is delinquent, and a partial payment was made. Represents the remaining amount of the installment due. Example: installment amount = $50, $30 was paid, $20 should be placed in this field.
	07	17-23	NUM	Interest Current Due	X			Internal Use Only
	07	24-30	NUM	Interest Past Due	X			Internal Use Only
	07	31-37	NUM	Borrower Interest Paid in Current Yr.	X			Internal Use Only
	07	38-44	NUM	Borrower Interest Paid in Prior Year	X			Internal Use Only
	07	45-51	NUM	Maximum Interest Rule 78"s	N			99999v99
	02	52-53	NUM	Post Deferment Grace Months	N			
	02	54-55	NUM	Number of Forbearances	N			
	02	56-57	NUM	Number of Payments Made	N			
	07	58-64	NUM	Late Charges Accrued	N			99999v99
	07	65-71	NUM	Total Late Charges Paid	N			99999v99
	07	72-78	NUM	Last Late Charge Paid	X			Internal Use Only
	01	79	CHAR	Late Charge Code	X			Internal Use Only
	177	80-256	CHAR	FILLER	N			

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 05 - SUPPLEMENTAL BORROWER DATA: ONE RECORD PER LOAN								
05	02	01-02	CHAR	05 RECORD ID	R		"05"	One "05" record per loan
	10	03-12	CHAR	Previous Borrower Name	X			Internal Use Only
	10	13-22	CHAR	Home Phone Number	R			Telephone numbers must include area code.
	10	23-32	CHAR	Alternate Phone Number	N			Telephone numbers must include area code
	01	33-33	CHAR	Home Phone Code	R		"G" = Good "B" = Bad	
	01	34-34	CHAR	Alternate Phone Code	C	Provide if business phone is provided	"G" = Good "B" = Bad	
	06	35-40	DATE	Address Effective Date	N			MMDDYY
	06	41-46	DATE	Address Status Date	N			MMDDYY
	01	47-47	CHAR	Address Condition Code	R		"G" = Good "B" = Bad	
	01	48-48	NUM	Address Source Code	X		NULL	Internal Use Only
	01	49-49	CHAR	Loan Type Code	R		D = Grad PLUS G = STAFFORD P = PLUS	
	01	50-50	CHAR	Cosigner Indicator	X			Provided in Record 8
	01	51-51	CHAR	Cosigner Due Diligence Indicator	X			Internal Use Only
	01	52-52	CHAR	Enrollment Code	C		"F" = Full time "H" = Half Time blank	Leave blank if no longer enrolled at least half time
	01	53-53	CHAR	Independent/Dependent Student Indicator	X			Internal Use Only
	01	54-54	CHAR	Claim Code	X			Not applicable
	01	55-55	CHAR	Student Status Verification Source	X			Internal Use Only

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
	06	56-61	CHAR	School Code	R		VALID USOE (FICE #)	First six digits of USOE (FICE #) of last school attended
	01	62-62	CHAR	Variable Cap Code	X			
	09	63-71	NUM	Gradation Factor	C	Required for Graduated Repayment plans		9999v99999 Related to Graduated Repayment plans; will require individual discussion with each lender if graduated plans are used\
	06	72-77	DATE	Next Gradation Date	C	Required for Graduated Repayment plans		MMDDYY Related to Graduated Repayment plans; will require individual discussion with each lender if graduated plans are used
	01	78	CHAR	Disclosure To Be Sent Code	X			Internal Use Only
	04	79-82	NUM	Loan Origination Code	X			
	02	83-84	CHAR	School Campus Code	R			Last two digits of USOE (FICE #) of last school attended; use 00 if no branch code available
	172	85-256	CHAR	FILLER				

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 06 - BORROWER ADDRESS RECORD: ONE RECORD PER LOAN								
06	02	01- 02	CHAR	06 Record ID	R		"06"	One "06" record per loan
06	25	03-27	CHAR	Borrower Street Address	R			Fit as much of the primary address as will fit in the spaces available.
	25	28-52	CHAR	Borrower "Care of" Address	N			Can be used as "overflow"; data on this line will appear **above** the street address when printing on output.
	16	53-68	CHAR	Borrower City	R			
	02	69-70	CHAR	Borrower State	R			Must be blank if foreign address
	05	71-75	CHAR	Borrower Zip	R			
	04	76-79	CHAR	Borrower Zip +4	N			
	01	80-80	CHAR	Foreign Address Code	C	Required if foreign address	"F" = Foreign address SPACE = domestic address	
	50	81-130	CHAR	Borrower E-Mail Address	N			
	176	131-256		Spaces				

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 07 - DISBURSEMENT DATA RECORD: ONE RECORD PER DISBURSEMENT								
07	02	01-02	CHAR	07 Record ID	R		"07"	One 07 record per disbursement; multiple 07 records may be required.

Do not send records for amounts cancelled prior to disbursement |
| 07 | 02 | 03-04 | NUM | Disbursement Number | R | | Valid values are 01 thru 64 | Sequential numbering of disbursements being sent for this loan; used to link the disbursement level records together; *not necessarily the same as disbursement segment* |
| | 06 | 05-10 | DATE | Note Date | R | | | MMDDYY
Borrower signature date |
| | 06 | 11-16 | DATE | Disbursement Date | R | | | MMDDYY
Funding Date |
| | 08 | 17-24 | NUM | Note Amount | R | | | Sum of all disbursements for this loan. 999999v99 |
| | 08 | 25-32 | NUM | Disbursement Amount | R | | | 999999v99 |
| | 08 | 33-40 | NUM | Borrower Paid Principal Amount | C | Required if any principal reduction has occurred | | 999999v99
Any principal reduction excluding school refunds and cancellations *for this disbursement*. See CrossFoot instructions on first page. |
| | 07 | 41-47 | NUM | Borrower Paid Interest Amount | C | Required if any interest has been paid by the borrower | | 99999v99 |
| | 08 | 48-55 | NUM | Principal Balance Outstanding | R | | | 999999v99
Remaining balance for *this disbursement*
See CrossFoot instructions on first page |
| | 07 | 56-62 | NUM | Borrower Accrued Interest | N | | | 99999v99
The amount of interest accrued and unpaid *on this disbursement*, as of the "Accrued Through" date (which will be determined for each transfer; see notes on page 1) |

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	07	63-69	NUM	Interest Receivable Government	X			Internal Use Only
	01	70-70	CHAR	Benefit Code	R		4 = Subsidized Interest 8 = Non subsidized interest	
	02	71-72	NUM	Bond Identifier Code	N			
	08	73-80	Num	Average Daily Balance	X			999999v99
	01	81-81	CHAR	Cosigner Code	X			Internal Use Only
	04	82-85	CHAR	Promotional Code	X			
	11	86-96	NUM	Application Number	N			
	02	97-98	NUM	Disbursement Segment	R		"1" "2" Etc…..	Disbursement number for multiply disbursed loans (first, second, third etc disbursement of the loan)
	10	99-108	NUM	Check Number	N			
	01	109-109	CHAR	Disbursement Type	N		C = Check or Master Check E = EFT Space	
	06	110-115	DATE	Check Delivery Date	X			Internal Use only
	02	116-117	CHAR	Grade Level	R		See table 07	
	01	118-118	CHAR	Space	X			
	06	119-124	DATE	Loan Guarantee Date	N			MMDDYY
	01	125-125	CHAR	Lender of Last Resort	N		"Y" or blank	
	04	126-129	CHAR	Client Product ID	X			

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	01	130-130	CHAR	MPN Confirmation Code	N		Y = Yes, valid MPN exists; N = No, a valid MPN does not exist; U = Unknown – the service provider does not know if a valid MPN exists.	
	01	131-131	CHAR	Federal Application Code	N		B = Federal Stafford Application/Prom Note; M = MPN; P = Federal PLUS Application/Prom Note. Q = PLUS MPN G = Grad PLUS	
	01	132-132	CHAR	Serial Loan Code	N		Indicates how the school intends to use the master promissory note (MPN). **Values:** N = New MPN; S = Serial MPN.	
	06	133-138	DATE	School Loan Certification Date	N			MMDDYY
	19	139-157	CHAR	CommonLine Unique ID	N			
	04	158-161	NUM	Loan Origination Indicator Code	X			
	01	162-162	CHAR	Fully Disbursed Indicator	N		C = Fully disbursed by Cancellation F = Fully Disbursed P = Partially disbursed	As loans must be fully disbursed, P will not be a valid value
	04	163-166	NUM	Borr Incentive Plan Code	X			All borrowers will be eligible for .25% ACH reduction. No value required, as this will be assigned by the ED Servicer.
	01	167-167	CHAR	Assigned Incentive Indicator	X		A = Servicer Assigned C = Client Assigned	

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	06	168-173	DATE	Application Received Date	N			MMDDYY
	08	174-181	CHAR	NCHELP Guar Code	X			
	04	182-185	NUM	Loan Origination Code	X			
	02	186-187	CHAR	E-Signature (Authentication) type code	C	Required if loan was e-signed	"F" = FAFSA PIN P = pinless BLANK	
	06	188-193	DATE	Blanket Approval Date	N			MMDDYY
	01	194	CHAR	Borrower E-Signature Indicator Code	C	Required if loan was e-signed	Y = E Signature Blank = Not E Signature	
	01	195	CHAR	PLUS/ ALT Student E-signature Indicator Code	N		Y = E Signature Blank = Not E Signature	Used only when the student is not the borrower and has also e-signed
	09	196-204	CHAR	ESIGN Source	C	Required if loan was e-signed	S = School L = Lender G = Guarantor O = Guarantor/Servicer And the 8 digit OPEID or NCHELP assigned id	
	01	205	CHAR	Guarantee Type	N		B = Blanket Guarantee SPACE = Traditional Guarantee	
	6	206-211	NUM	Original Lender ID	R			Lender code of the *Original* lender (lender at time of disbursement of the funds).
	45	212-256	CHAR	FILLER	N			

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
**RECORD 08 - CLAIM AND ENROLLMENT DATA: ONE RECORD PER DISBURSEMENT**
08	02	01-02	Char	08 Record ID	R		"08"	One record required for each corresponding "07" record
08	02	03-04	NUM	Disbursement Number	R		Valid values 1 - 64	Sequential number of disbursements being reported – links data with record 07
	06	05-10	DATE	Claim Filed Date	X	Required if claim paid date is provided		MMDDYY Not applicable
	06	11-16	DATE	Claim Paid Date	X			MMDDYY Not applicable
	06	17-22	DATE	Claim Reject Date	X			MMDDYY Not applicable
	06	23-28	DATE	Refund / Cancellation Date	C	Required if refund amount is provided		MMDDYY
	08	29-36	NUM	Refund /Cancelled Amount	C	Required if refund date is given		99999v99
	07	37-43	NUM	Capitalized Interest Amount	C	Required if any interest has been capitalized		99999v99
	08	44-51	NUM	Principal Paid by Claim	X	Required if claim paid date is given		99999v99 Not applicable
	07	52-58	NUM	Interest Paid by Claim	X	Required if claim paid date is provided		99999v99 Not applicable
	08	59-66	NUM	Loan ID Number	X			
	05	67-71	NUM	Interest Rate	R			V99999 (Example 8.5% = .08500)
	03	72-74	CHAR	Interest Code	R			Use FX space
	06	75-80	DATE	Loan Period Start Date	R			MMDDYY
	06	81-86	DATE	Loan Period End Date	R			MMDDYY
	07	87-93	NUM	Loan Origination Fee paid by the borrower	C	Required if applicable		99999v99

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
	07	94-100	NUM	Insurance Premium (guarantee fee/ Default fee) paid by the borrower	C	Required if applicable		99999v99
	04	101-104	CHAR	Credit Score Code	N			
	14	105-118	CHAR	Certificate ID	X			
	21	119-139	CHAR	Loan Identification	C	Guarantor's unique loan ID		
	01	140-140	CHAR	Loan ID Source	X			
	02	141-142	CHAR	Underlying Loan Type	X	Required for Consolidation loans Servicer originates		Not applicable
	01	143-143	CHAR	Loan Add or Increase Code	X	Required for consolidation loans if loan add on or increase Servicer originates	"A" "I" SPACE	"A" = Add on to consolidation loan "I" = increase consolidation loan Not applicable
	06	144-149	NUM	Payee Code	X	Required for consolidation loans Servicer originates		Office of Education code of Payee Not applicable
	50	150-199	CHAR	Payee Name	X	Required for consolidation loans Servicer originates		Name to Print on Guarantor Notification of Loan consolidation Not applicable
	7	200-206	NUM	Loan Origination Fee paid by the client	C	Required if applicable		99999v99
	7	207-213	NUM	Unreported Capitalized Interest OID	N			99999v99 The amount of capitalized interest OID that ED Servicer will be responsible to report on 1098E's.
	7	214-220	NUM	Unreported Loan Origination Fee OID	N			99999v99 The amount of origination fee OID paid by the borrower that ED Servicer will be responsible to report on 1098E's.

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	7	221 - 227	NUM	Guaranty (Default) Fee Paid by the Guarantor	C	Required if applicable		99999v99 The amount of the default fee which was paid by the guarantor and not the borrower
	7	228 - 234	NUM	Guarantor (Default) fee paid by the lender	C	Required if applicable		99999v99 The amount of the default fee which was paid by the lender and not the borrower.
	22	235-256	CHAR	FILLER	N			

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 09 – SUMMARIZED DISBURSEMENT DATA – USED ONLY IF ALLOCATION OF FINANCIAL AMOUNTS CANNOT BE MADE AT THE DISBURSEMENT LEVEL.								
09	02	01-02	CHAR	09 Record ID	R		"09"	Optional use only
	08	03-10	NUM	Summary Principal Balance	N			999999v99
	07	11-17	NUM	Summary Capitalized Interest	N			99999v99
	08	18-25	NUM	Summary Principal Paid	N			999999v99
	07	26-32	NUM	Summary Interest Paid	N			99999v99
	08	33-40	NUM	Summary Principal Paid by Claim	N			999999v99
	07	41-47	NUM	Summary Interest Receivable Borr	N			99999v99
	07	48-54	NUM	Summary Interest Paid by Claim	N			99999v99
	07	55-61	NUM	Summary Loan Origination Fees paid by the borrower	N			99999v99
	07	62-68	NUM	Summary Insurance Premiums	N			99999v99
	07	69-75	NUM	Summary Loan Origination Fees paid by the client	N			99999v99
	07	76-82	NUM	Summary Unreported Capitalized Interest OID	N			99999v99 Summarized amount of capitalized interest OID that ED Servicer will be responsible to report on 1098E's.
	07	83-89	NUM	Summary Unreported Loan Origination Fee OID	N			99999v99 Summarized amount of loan origination OID that ED Servicer will be responsible to report on 1098E's.
	167	90-256	CHAR	FILLER	N			Fill with spaces.

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 10 - REFERENCE DATA: ONE RECORD PER LOAN							

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 10 - REFERENCE DATA: ONE RECORD PER LOAN								
10	02	01-02	CHAR	10 Record ID	R		"10"	Record 11 should occur one time for each reference, PLUS endorsers are passed in this record. For Parent PLUS loans, include a record for the student. The standard request is two "regular" references in addition to the above.
10	02	03-04	CHAR	Reference number	R			Sequential number of underlying references. Used to match Record 10 and 11.
	01	05-05	CHAR	Reference Type	C		"D" "M" "S" SPACE	"D" = Dependent Student, PLUS loans only "S" = Cosigner/ Endorser SPACE = other Reference
	28	06-33	CHAR	Reference Name	R			LASTNAME, FIRSTNAME M. For names exceeding 25 characters, supply complete last name if possible, followed by comma, and as many characters as possible of the first name.
	28	34-61	CHAR	Reference C/O Line	N			Can be used as "overflow"; data on this line will appear **above** the street address when printing on output. (see record 11)
	09	62-70	NUM	Reference SSN	C	Required if ref type = "D" or "S"		
	06	71-76	DATE	Reference Birth Date	C	Required if ref type = "D" or "S"		MMDDYY

Rec Code	Field Length	Field Position	Data Type	Data Fields	* R	Conditional Requirements	Valid Values	Format / Definitions
	180	77-256		FILLER				

Rec Code	Field Length	Field Position	Data Type	Data Fields	*R	Conditional Requirements	Valid Values	Format / Definitions
RECORD 11 - REFERENCE DATA: ONE RECORD PER LOAN								
11	02	01-02	CHAR	11 Record ID	R		"11"	Record 11 should occur one time for each reference. One record required for each "10" record.
	02	03-04	NUM	Reference Number	R			Sequential number of underlying references – Used to match Record 10 and 11
	01	05-05	CHAR	Reference Foreign Address Code	C	Required if address is foreign	"F" if address is foreign SPACE if address is domestic	
	28	06-33	CHAR	Reference Street Address	R			Provide as much of the primary address as will fit in the spaces available.
	16	34-49	CHAR	Reference City	R			
	02	50-51	CHAR	Reference State Code	R			Must be blank if foreign address
	05	52-56	CHAR	Reference Zip Code	R			
	04	57-60	CHAR	Reference Zip+4	N			
	10	61-70	CHAR	Reference Residence Phone Number	R			
	10	71-80	CHAR	Reference Alternate Phone Number	N			
	176	81-256	CHAR	Spaces				

Table 1 – (Table Intentionally Left Blank)

Code			Loan Type	Date Range		Comments
Pos 1	Pos 2	Pos 3				

Table 2 – (Table Intentionally Left Blank)

Code			Description
Pos 1	Pos 2	Pos 3	

Table 3 - Guarantor Codes (FFELP)

GUAR CODE	GUARANTOR CODE DEFINITION	NCHELP Guarantor ID
AR	Student Loan Guarantee Foundation of Arkansas	705
CA	California Student Aid Commission	706
CO	Colorado Student Loan Program	708
CT	Connecticut Student Loan Foundation	709
FL	Florida Department of Education (OSFA)	712
GA	Georgia Higher Education Assistance Corporation	713
IL	Illinois Student Assistance Commission	717
IA	Iowa College Student Aid Commission	719
KY	Kentucky Higher Education Assistance Authority	721
LA	Louisiana Office of Student Financial Assistance	722
ME	Finance Authority of Maine	723
MA	American Student Assistance	725
MI	Michigan Higher Education Assistance Authority	726
MO	Missouri Student Loan Program	729
MT	Montana Guaranteed Student Loan Program	730
NE	National Student Loan Program	731

GUAR CODE	GUARANTOR CODE DEFINITION	NCHELP Guarantor ID
NH	New Hampshire Higher Education Assistance Foundation	733
NJ	New Jersey Higher Education Student Assistance Authority	734
NM	New Mexico Student Loan Guarantee Corporation	735
NY	New York Higher Education Service Corporation	736
NC	North Carolina State Education Assistance Authority	737
ND	Student Loans of North Dakota	738
OK	Oklahoma Guaranteed Student Loan Program	740
OR	Oregon Student Assistance Commission	741
PA	Pennsylvania Higher Education Assistance Agency	742
RI	Rhode Island Higher Education Assistance Authority	744
SC	South Carolina Student Loan Corporation	745
SD	Education Assistance Corporation	746
TN	Tennessee Student Assistance Corporation	747
TX	Texas Guaranteed Student Loan Corporation	748
UH	Utah Higher Education Assistance Authority	749
VT	Vermont Student Assistance Corporation	750
WA	Northwest Education Loan Association	753
GL	Great Lakes Higher Education Corporation	755
US	United Student Aid Funds	800
TG	Educational Credit Management Corporation	927

Table 4 - Deferment Type Codes

CODE	DEFERMENT TYPE DEFINITIONS
S	In School
R	Rehabilitation
F	Graduate Fellowship
U	Unemployment
C	Economic Hardship
W	Military (Active or national Guard Duty)
E	Forbearance

Table 5 - Repayment Plan Codes (this is not a comprehensive list; used for illustration only)

CODE	REPAYMENT PLAN DEFINITIONS
A	10-year level plan; $30 / $50 minimum payment amount, based upon disbursement dates.
G	Graduated plan; $30 minimum payment amount; 10-year term; gradates every 24 months; last amount cannot be more than 3 times the first.
I	Income sensitive plan.
X	10-year level plan; no minimum payment amount.
A1	10-year graduated plan; $50 minimum payment amount; 2 years of interest only, and then level principal and interest for remaining term.
B1	Extended Level plan; 25 year term; $50.00/mo. Minimum. Restrictions: Principal + Interest total must be at least $30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers): oldest disbursement date must be 10/7/98 or later.
K1	Extended Graduated plan; 25 year term; $30.00/mo. Minimum; graduates every 24 mos; last amount can not be more than 3 times the first. Restrictions: Principal + Interest total must be at least $30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers): oldest disbursement date must be 10/7/98 or later.

Table 6 - State Codes

CODE	DEFINITIONS	CODE	DEFINITIONS
AL	Alabama	NJ	New Jersey
AK	Alaska	NM	New Mexico
AR	Arkansas	NV	Nevada
AZ	Arizona	NY	New York
CA	California	OH	Ohio
CO	Colorado	OK	Oklahoma
CT	Connecticut	OR	Oregon
DE	Delaware	PA	Pennsylvania
FL	Florida	RI	Rhode Island
GA	Georgia	SC	South Carolina
HI	Hawaii	SD	South Dakota
ID	Idaho	TN	Tennessee
IL	Illinois	TX	Texas
IN	Indiana	UT	Utah
IA	Iowa	VA	Virginia
KS	Kansas	VT	Vermont
KY	Kentucky	WA	Washington
LA	Louisiana	WI	Wisconsin
MA	Massachusetts	WV	West Virginia
MD	Maryland	WY	Wyoming

CODE	DEFINITIONS	CODE	DEFINITIONS
ME	Maine	AA	American Continent/Canada
MI	Michigan	AE	Europe
MN	Minnesota	AP	Pacific Islands
MO	Missouri	AS	American Samoa
MS	Mississippi	CM	Northern Mariana Islands
MT	Montana	DC	District of Columbia
NC	North Carolina	GU	Guam
ND	North Dakota	PR	Puerto Rico
NE	Nebraska	TT	Trust Territories
NH	New Hampshire	VI	Virgin Islands

Table 7 - Grade Level Codes

CODE	DEFINITIONS	CODE	DEFINITIONS
01	Freshman	07	Graduate, 2nd year
02	Sophomore	08	Graduate, 3rd year
03	Junior	09	Graduate, 4th year
04	Senior	10	Graduate, 5th year
05	Fifth-year undergraduate	19	Grade level unknown
06	Graduate, 1st year		